FOMO VS FOLIA

Not everyone has the same mindset when investing in their retirement. Some may want to give their investment the greatest opportunity for growth, some may want to make sure their investment is protected, and some may be somewhere in between. These two feelings can be defined as the **fear of missing out (FOMO)** and the **fear of losing it all (FOLIA).**

FOMO – Fear of Missing Out

Investors with the fear of missing out in the market may be drawn to retirement options that can offer the greatest potential for return to try to avoid missing out on growth. They also may be more eager to invest now instead of waiting for ideal market conditions.

Advantage: Higher potential return

Disadvantage: Higher potential risk

FOLIA – Fear of Losing It All

Investors with the fear of losing it all in the market are most likely concerned with protecting their investment. They are often drawn to investment options, like fixed annuities, that offer the greater amounts of protection from loss.

Advantage: Higher protection

Disadvantage: Lower potential for growth

How might an average investor view different products on the FOLIA to FOMO emotional spectrum?

This chart does not represent actual degree of variation of risk and return potential among the types of products shown.

Helping your client enjoy a life of living well

As a division of Sammons Institutional Group®, Inc., Sammons Retirement Solutions® specializes in portfolio-management solutions, such as mutual fund IRAs, variable annuities, and fixed and fixed index annuities. Annuities are issued by Midland National® Life Insurance Company. Sammons Institutional Group and Midland National are wholly owned subsidiaries of Sammons® Financial Group, Inc. Through this affiliation, we're a trusted partner positioned to stand strong well into the future.

For more than a century, Midland National has stood by their customers --focusing on providing growth, income, and financial protection. Midland National brings their strong history and proven financial track record to each annuity.

Independent rating agencies have awarded the following ratings:

"A+"

A.M. Best[A,B] (Superior) (Second category of 15)
S&P Global Ratings[B,C] (Strong) (Fifth category of 22)
Fitch Ratings[B,D] (Stable) (Fifth category of 19)
Ratings are subject to change.

For more information, please call the Sammons Retirement Solutions® Sales Desk at 855-624-0201.

A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Fitch Ratings is a global leader in financial information services and credit ratings. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The above ratings apply to Midland National's financial strength and claims-paying ability. A) A.M. Best rating affirmed on August 29, 2023. For the latest rating, access ambest.com. B) Awarded to Midland National® as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. C) S&P Global Ratings' rating assigned February 26, 2009 and affirmed on May 24, 2023. D) Fitch Ratings' rating affirmed an Insurer Financial Strength rating of A+ Stable on November 30, 2023. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization, and strong operating profitability supported by strong investment performance. For more information access fitchratings.com.